

IN THE CLAIMS

Claims 1-20. Cancelled.

21. (Currently Amended) A computerized method of modifying data ~~in~~ associated with a payor account from a financial transaction between a payor and a payee, comprising:

entering data that identifies a credit or debit amount into a point of sale terminal controlled by the payee;

transmitting the data that identifies the credit or debit amount from the point of sale terminal to a separate network controlled by other than the payee, wherein the point of sale terminal accepts both credit and debit amounts;

within the separate network, modifying the data associated with the payor account as a credit or debit based on the credit or debit amount of the data, wherein the payor account is a voucher account,

receiving by the payee an amount of money based on the credit amount of the data during the financial transaction; and

transmitting the modified data representing a debit or credit to the payee.

22. (Currently Amended) A method as in claim 21, wherein said entering of the data occurs at a point of sale.

23. (Currently Amended) A method as in claim 21, wherein the transmitting of the data that represents a credit or debit amount is performed after each entering step.

24. (Currently Amended) A method as in claim 21, wherein the transmitting of the data that represents a credit or debit amount is performed after a plurality of entering steps.

25. (Currently Amended) A method as in claim 21, wherein the payor account is one of a plurality of payor accounts, and wherein the step of modifying the data includes selecting the one or more payor accounts based on instructions that are entered in the system by said payor and that accompany the entering of the data.

26. (Currently Amended) A method as in claim 21, wherein said transmitting of the data that represents a credit or debit amount is performed by the payee, and the steps of modifying and transmitting of data to the payee are performed outside the control of the payee.

27. (Previously Presented) A method as in claim 22, wherein said entering and transmitting of the data that represents a credit or debit amount are performed by the payor, and the modifying and transmitting of data to the payee are performed by a third party other than the payee.

28. (Previously Presented) A method as in claim 21, wherein the point of sale terminal handles both data and cash.

29. (Currently Amended) A method as in claim 21, wherein entering the data includes first entering data that identifies a credit amount into a payor account at the point of sale terminal; and at a later time entering data that identifies a debit amount into a point of sale terminal.

30. (Previously Presented) A method as in claim 21, wherein said payor account is an existing payor account.

31. (Previously Presented) A method as in claim 21, wherein entering the data into a payor account occurs at multiple unrelated payees with multiple payee accounts.

Claims 32-40 (Cancelled)

41. (Currently Amended) A computerized method of modifying data ~~in~~ associated with a payor account for a financial transaction using a point of sale terminal of a merchant, said method comprising:

entering data that identifies a credit or debit amount into a point of sale terminal that receives data concerning a payor's transaction with the merchant, said point of sale terminal being controlled by the merchant, wherein the point of sale terminal accepts both credit and debit amounts

transmitting the data that identifies the credit or debit amount from the point of sale terminal to a separate network;

within the separate network, modifying the data associated with the payor account as a credit or debit based on the credit or debit amount of the data, wherein the payor account is a surplus account;

transferring an amount of money based on the credit amount to the merchant during the financial transaction; and

transmitting the modified data representing a debit or credit to the merchant.

Claim 42 (Cancelled)

43. (Currently Amended) A method as in claim 41, wherein the transmitting of the data that represents a credit or debit amount is performed after each entering step.

44. (Currently Amended) A method as in claim 41, wherein the transmitting of the data that represents a credit or debit amount is performed after a plurality of entering steps.

45. (Currently Amended) A method as in claim 41, wherein the payor account is one of a plurality of payor accounts, and wherein the step of modifying the data includes selecting the one or more payor accounts based on instructions that are entered in the system by said payor and that accompany the entering of the data.

46. (Currently Amended) A method as in claim 41, wherein said transmitting of the data that represents a credit or debit amount is performed by the merchant, and the steps of modifying and transferring are performed in the separate network not in control of the merchant.

47. (Currently Amended) A method as in claim 41, wherein said entering and transmitting of the data that represents a credit or debit amount are performed by the payor, and the steps of modifying and transmitting of data to the merchant are performed in the separate network not in control of the merchant.

48. (Previously Presented) A method as in claim 41, wherein the point of sale terminal handles both data and cash.

49. (Previously Presented) A method as in claim 41, wherein entering the data includes first entering data that identifies a credit amount into a payor account at the point of sale terminal controlled by the merchant; at a later time entering data that identifies a debit amount into a point of sale terminal controlled by the merchant.

50. (Previously Presented) A method as in claim 41, wherein said payor account is an existing payor account.

51. (Previously Presented) A method as in claim 41, wherein entering the data into a payor account occurs at multiple unrelated merchants.

Claim 52 (Cancelled)

53. (Previously Presented) A method as in claim 41, further comprising printing a receipt for the payor concerning an overall balance in the payor account.

Claim 54 (Cancelled)

55. (Currently Amended) A method as in claim 21, wherein the step of entering includes specifying whether the modifying of the data in a payor account is a credit or debit.

56. (Currently Amended) A method as in claim 41, wherein the step of entering includes specifying whether the modifying of the data in a payor account is a credit or debit.

Claim 57 (Cancelled)

58. (Currently Amended) A method as in claim 21, wherein the step of entering includes specifying that the modifying of the data in a payor account is a debit.

59. (Currently Amended) A method as in claim 41, wherein the step of entering includes specifying that the modifying of the data in a payor account is a debit.

60. (Previously Presented) A method as in claim 21, wherein the payor account is a default account.

61. (Previously Presented) A method as in claim 21, further comprising identifying the payor with a PIN number.

62. (Previously Presented) A method as in claim 21, further comprising identifying the payor electromagnetically using a sensor responsive to electromagnetic radiation.

63. (Previously Presented) A method as in claim 62, wherein said sensor uses a bar code reader.

64. (Currently Amended) A method as in claim 21, wherein the step of entering the data comprises reading magnetic signals with a sensor responsive to magnetic signals.

65. (Currently Amended) A method as in claim 64, wherein the step of entering the data comprises reading magnetic signals from a smart card.

66. (Currently Amended) A method as in claim 21, wherein entering the data comprises reading a credit or debit card.